

LAW OFFICES

Friedman & MacFadyen, P.A.

DC OFFICE

5301 Wisconsin Ave. N.W.
Suite - 750
Washington, DC 20015
Phone: (410) 685 1763
FAX: (410) 727 1759

TOTMAN BUILDING - SUITE 400
210 EAST REDWOOD STREET
BALTIMORE, MARYLAND 21202-3388
Phone: (410) 685 1763
FAX: (410) 727 1759

VIRGINIA OFFICE

1601 Rolling Hills Drive
Surry Building, Suite 125
Richmond, VA 23229
Phone: (804) 288 0088
FAX: (804) 288 0052

We are a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

If you are in bankruptcy or have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or as an act to collect, assess, or recover all or any portion of the debt from you personal

August 03, 2010

Michele L. McBeth
1321 Creamer Road
Norfolk, VA 23503

RE: Type REINSTATEMENT
Loan Number: 9000076303
Mortgagor(s): McBeth, Michele L.
Property Address: 1321 Creamer Road
Norfolk, VA 23503
Attorney File Number: 225815
Due Date: 8/27/2010

Dear: Ms. McBeth,

This responds to your request for the amount necessary to reinstate the above referenced loan and to resolve the pending action. The reinstatement amounts on the following page are good through August 27, 2010

PLEASE READ THE FOLLOWING VERY CAREFULLY:

Please Note: If there is a foreclosure date scheduled for the property this letter DOES NOT extend or change that foreclosure sale date. Therefore, if the effective date for the payment quotation stated in this letter continues past the scheduled foreclosure sale date, the foreclosure sale will nonetheless occur unless the loan is reinstated or paid off PRIOR TO the foreclosure sale as required by applicable law

EXHIBIT
6

Exhibiting No. 5157

Because of interest, late charges, trustee's and/or attorney's fees and costs (if applicable), and other charges that may vary from day to day or that may change after the date of this communication, the amount due on the day you pay may be greater. You may also owe the amount of any monthly or other payments and late charges that may fall due after the date of this communication. Therefore, prior to making payment, it is necessary for you to verify the exact amount due. Failure to do so may result in rejection of the reinstatement funds.

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1601 Rolling Hills Drive
The Surry Building, Suite 125
Richmond, Virginia 23229
Attorney phone: (804)288-0088
Attorney fax: (804)288-0052

Payment must be submitted in the form of Certified and/or Cashier's check(s) and/or Money Order(s) and must be made payable to
EverHome Mortgage

Funds must be sent to the attorney/trustee office listed above. The reinstatement funds will be returned if any portion of the funds are in the form of a personal check, attorney's trust check or title company check. Please be advised that the action will continue until the total reinstatement funds are received, in compliance with the terms in this letter. After reinstatement, you will be required to sign appropriate documents and take other requested action to assist in obtaining a withdrawal of the action.

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You should verify the loan number, the name(s) of the Mortgagor(s), the property address and the amounts due and owing to ensure that these items are correct. Should you have any questions regarding the above, please do not hesitate to contact the above named attorneys at the telephone number shown above.

Loan Number: 9000076303

5 payments @ \$1,290.47	\$	6,452.35
1 payments @ \$1,307.30	\$	1,307.30
Inspection Fees	\$	15.00
Appraisal Fees	\$	0.00
NSF Check Charges	\$	0.00
Current Foreclosure Attorney/Trustee Fees and Costs	\$	1,449.80
Previous Foreclosure Attorney/Trustee Fees and Costs	\$	0.00
Negative Escrow Balance****	\$	0.00
Credits Balance	\$	0.00
Late Charges	\$	360.34
Property Preservation	\$	0.00
Bankruptcy Attorney Fees and Costs	\$	0.00
Corporate Advance Balance	\$	0.00
Other Attorney Costs	\$	0.00
Liens	\$	0.00
Overpaid Assistance	\$	0.00
Other Fees	\$	0.00
Late Charge Forecasted	\$	0.00

Total for Reinstatement \$ 9,584.79

Payment must be submitted in the form of Certified and/or Cashier's check(s) and/or Money Order(s) and must be made payable to EverHome Mortgage

****Note: PAYMENT OF THIS AMOUNT WHEN REINSTATING IS OPTIONAL. YOUR ACCOUNT WILL BE REANALYZED WITHIN 30-45 DAYS FROM THE TIME OF REIN-STATEMENT. ANY ESCROW DEFICIT OR SHORTAGE WILL BE PRORATED AND INCLUDED AS PART OF THE NEW PAYMENT.

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Credits Balance	\$	0.00
Late Charges	\$	360.34
Property Preservation	\$	0.00
Bankruptcy Attorney Fees and Costs	\$	0.00
Corporate Advance Balance	\$	0.00
Other Attorney Costs	\$	0.00
Liens	\$	0.00
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